

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BERNIE L BROOKS SR
RENA MAE BROOKS
Debtor(s)

Case No. 15-22076

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/26/2015.
- 2) The plan was confirmed on 11/05/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/07/2018.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 43.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,692.00.
- 10) Amount of unsecured claims discharged without payment: \$131,169.47.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,600.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$12,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$550.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,550.48

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL LABORATORIES	Unsecured	98.00	99.41	99.41	6.40	0.00
ACL LABORATORIES	Unsecured	102.00	103.19	103.19	6.65	0.00
ACL LABORATORIES	Unsecured	734.00	743.23	743.23	47.87	0.00
ACL LABORATORIES	Unsecured	98.00	100.02	100.02	6.44	0.00
ACL LABORATORIES	Unsecured	97.00	98.87	98.87	6.37	0.00
ACL LABORATORIES	Unsecured	627.00	634.89	634.89	40.89	0.00
ACL LABORATORIES	Unsecured	97.00	98.87	98.87	6.37	0.00
ACL LABORATORIES	Unsecured	627.00	634.89	0.00	0.00	0.00
ACL LABORATORIES	Unsecured	721.00	729.45	729.45	46.98	0.00
ACL LABORATORIES	Unsecured	605.00	612.79	612.79	39.47	0.00
ACL LABORATORIES	Unsecured	718.00	726.82	726.82	46.81	0.00
ACL LABORATORIES	Unsecured	712.00	721.20	721.20	46.45	0.00
ACL LABORATORIES	Unsecured	707.00	716.12	716.12	46.12	0.00
ACL LABORATORIES	Unsecured	698.00	707.06	707.06	45.54	0.00
ACL LABORATORIES	Unsecured	697.00	705.88	705.88	45.46	0.00
ACL LABORATORIES	Unsecured	696.00	705.15	705.15	45.42	0.00
ACL LABORATORIES	Unsecured	696.00	704.25	704.25	45.36	0.00
ACL LABORATORIES	Unsecured	NA	31.07	31.07	2.00	0.00
ACL LABORATORIES	Unsecured	NA	612.79	0.00	0.00	0.00
ACL LABORATORIES	Unsecured	NA	634.89	0.00	0.00	0.00
ACL LABORATORIES	Unsecured	NA	56.64	56.64	3.65	0.00
ACL LABORATORIES	Unsecured	NA	0.00	0.00	0.00	0.00
ACL LABORATORIES	Unsecured	NA	634.89	0.00	0.00	0.00
AMERICAN SUZUKI FINANCIAL SER	Unsecured	8,015.00	8,014.99	8,014.99	516.22	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I	Unsecured	878.00	877.95	877.95	56.55	0.00
CHASE	Unsecured	5,379.00	NA	NA	0.00	0.00
Choice Recovery	Unsecured	73.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	5,275.00	5,275.61	5,275.61	339.79	0.00
ECAST SETTLEMENT CORP	Unsecured	2,686.00	2,865.64	2,865.64	184.57	0.00
EVERGREEN EMERGENCY SERVICE	Unsecured	592.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIFTH THIRD BANK	Secured	4,862.00	3,691.07	3,691.07	3,691.07	182.18
LCA COLLECTION	Unsecured	143.00	NA	NA	0.00	0.00
MB FINANCIAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	784.00	784.11	784.11	50.50	0.00
MRSI	Unsecured	94.00	NA	NA	0.00	0.00
MRSI	Unsecured	94.00	NA	NA	0.00	0.00
MRSI	Unsecured	96.00	NA	NA	0.00	0.00
MRSI	Unsecured	96.00	NA	NA	0.00	0.00
MRSI	Unsecured	96.00	NA	NA	0.00	0.00
MRSI	Unsecured	96.00	NA	NA	0.00	0.00
MRSI	Unsecured	96.00	NA	NA	0.00	0.00
MRSI	Unsecured	96.00	NA	NA	0.00	0.00
MRSI	Unsecured	96.00	NA	NA	0.00	0.00
MRSI	Unsecured	96.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS INC	Unsecured	21.00	NA	NA	0.00	0.00
RAJNEESH SALWAN MD SC	Unsecured	380.00	NA	NA	0.00	0.00
REAL TIME RESOLUTIONS	Unsecured	0.00	NA	3,249.65	206.45	0.00
SENEX SERVICES	Unsecured	100.00	550.00	550.00	35.42	0.00
UNVL/CITI	Unsecured	17,022.00	NA	NA	0.00	0.00
US BANK	Secured	NA	974.22	974.22	974.22	0.00
US BANK	Unsecured	45,519.00	NA	NA	0.00	0.00
US BANK	Secured	17,000.00	61,509.95	62,484.17	0.00	0.00
US DEPT OF ED MOHELA	Unsecured	25,641.00	35,373.66	35,373.66	2,278.30	0.00
WILMINGTON SAVINGS DBA CHRIST	Secured	11,905.00	12,150.09	12,150.09	0.00	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$74,634.26	\$0.00	\$0.00
Mortgage Arrearage	\$974.22	\$974.22	\$0.00
Debt Secured by Vehicle	\$3,691.07	\$3,691.07	\$182.18
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$79,299.55	\$4,665.29	\$182.18
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$65,286.52	\$4,202.05	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,550.48</u>
Disbursements to Creditors	<u>\$9,049.52</u>

TOTAL DISBURSEMENTS : **\$12,600.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/07/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.